

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

AMY B WALTER

Debtor(s)

Case No. 15-10261TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2015.
- 2) The plan was confirmed on 05/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/16/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/16/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,971.00.
- 10) Amount of unsecured claims discharged without payment: \$10,258.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$78,437.50
Less amount refunded to debtor	\$1,233.81

**NET RECEIPTS:** **\$77,203.69**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,675.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,224.83
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,899.83**

Attorney fees paid and disclosed by debtor: \$2,025.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	34,440.00	NA	50.00	50.00	0.00
AES/PHEAA	Unsecured	12,943.00	NA	50.00	50.00	0.00
AES/PHEAA	Unsecured	9,577.00	NA	50.00	50.00	0.00
AFNI	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	652.00	652.03	652.03	51.09	0.00
BANK OF AMERICA NA**	Unsecured	0.00	NA	NA	0.00	0.00
BBY/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	175.00	175.00	175.00	13.71	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	545.00	544.76	544.76	42.68	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	6,989.00	6,988.94	6,988.94	547.58	0.00
DISCOVER STUDENT LOANS	Unsecured	6,839.00	6,838.86	6,838.86	535.82	0.00
ECMC(*)	Unsecured	47,135.00	87,242.49	0.00	3,100.00	0.00
ECMC(*)	Unsecured	3,222.00	4,052.25	0.00	3,100.00	0.00
ECMC(*)	Unsecured	NA	NA	NA	0.00	0.00
G JWL/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	450.00	443.15	443.15	443.15	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	262.48	262.48	20.57	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JACK AND JILL/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	22,635.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	13,466.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	8,575.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	8,575.35	8,575.35	671.88	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	22,635.56	22,635.56	1,773.50	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	13,466.20	13,466.20	1,055.08	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,939.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	915.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	86,298.00	86,393.45	0.00	42,960.12	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	840.56	840.56	840.56	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	NA	3,389.86	3,389.86	265.60	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	26,520.00	27,152.43	27,152.43	2,127.39	0.00
NAVIENT SOLUTIONS INC	Unsecured	16,200.00	16,333.59	16,333.59	1,279.74	0.00
NAVIENT SOLUTIONS INC	Unsecured	7,230.00	7,240.50	7,240.50	567.29	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	2,057.52	2,057.52	161.21	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	12,396.00	11,901.37	11,901.37	11,901.37	440.32
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,294.00	1,293.50	1,293.50	101.35	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,159.00	1,158.71	1,158.71	90.78	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	805.00	805.02	805.02	63.07	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$42,960.12	\$0.00
Mortgage Arrearage	\$840.56	\$840.56	\$0.00
Debt Secured by Vehicle	\$11,901.37	\$11,901.37	\$440.32
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,741.93</b>	<b>\$55,702.05</b>	<b>\$440.32</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$443.15	\$443.15	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$443.15</b>	<b>\$443.15</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$119,720.31</b>	<b>\$15,718.34</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,899.83</u>
Disbursements to Creditors	<u>\$72,303.86</u>

**TOTAL DISBURSEMENTS :** **\$77,203.69**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.